

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Stephanie La'Donna Cary-Blake

Case No: 24-32360

Debtor(s)

Chapter 7 Case

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**IMPORTANT INFORMATION FOR PRO SE DEBTORS!**

Within the next several days, you will receive a notice in the mail concerning your bankruptcy filing. This notice will identify the date, time and location of the meeting of creditors, at which you are required to appear to be examined under oath by the trustee assigned to your case.

**At least 7 days before the date of the meeting of creditors identified in the notice described above, you must provide to the trustee assigned to your case a copy of your Federal income tax return for the most recent tax year ending before the date you filed your bankruptcy petition or a transcript of that tax return. The trustee's mailing address appears on the notice you will receive.**

You **must** present the following information to the trustee **at the time of the meeting of creditors**:

1. **Picture identification, such as a driver's license or passport;**
2. **Proof of your social security number, in the form of a social security card, W-2 or payroll stub;**
3. **Evidence of current income, such as your most recent pay stub;**
4. **Statements for each of your deposit or investment accounts (including checking, savings and money market accounts, mutual funds and brokerage accounts) for the time period that includes the date of filing of your bankruptcy petition; AND**
5. **Documentation of monthly expenses, if required.**

If you have filed a joint case with your spouse, each of you must present the above items for review by the trustee.

Finally, between now and **60 days after the first scheduled date of your meeting of creditors**, you **must** attend a **Financial Management** course and file a copy of the certificate you receive from that course provider with the Bankruptcy Court. A list of approved course providers is available from the Bankruptcy Court Clerk's Office or on the court's website ([www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)) under the *Filing Information and Requirements* drop-down menu tab. If you fail to file evidence of your attendance at a **Financial Management** course within the required time period, your case may be closed without discharge.

To ensure that you receive all notices concerning your bankruptcy case, please notify the Bankruptcy Court immediately if your address changes during the pendency of your case.

Consider signing up for Debtor electronic Bankruptcy Noticing (DeBN), a free and voluntary service that allows you to request delivery of orders and court-generated notices by email rather than by U.S. Mail. Further information about DeBN can be found on the court's website ([www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)) (click on the green "DeBN" envelope icon on the court's home page).

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**Important information re: Bankruptcy Petition Preparers**

**If you have paid or agreed to pay someone who is not an attorney to help you fill out your bankruptcy forms (a "bankruptcy petition preparer"),** please be advised that Local Rule 2016–1(e) requires the filing of certain documents by the bankruptcy petition preparer and limits the amount of compensation a bankruptcy petition preparer may receive from you, as follows:

- (1) A bankruptcy petition preparer must complete, sign and cause to be filed with the petition the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) and Disclosure of Compensation of Bankruptcy Petition Preparer (Director's Form 2800).
- (2) A bankruptcy petition preparer's compensation in a Chapter 7 or Chapter 13 case is limited to \$90.00, unless additional compensation is authorized under paragraph (3) of this rule.
- (3) Any bankruptcy petition preparer paid more than \$90.00 in any individual case must file a motion for an order authorizing such fee. No memorandum of facts and law is required. The motion must comply with paragraph (c) of this rule and shall be filed not later than 21 days before the hearing date.
- (4) Any bankruptcy petition preparer paid more than \$90 without court approval, or who fails to comply with any requirements of the Bankruptcy Code or national or local rules, including but not limited to 11 U.S.C. § 110 and paragraph (c) of this rule, is subject to sanctions, including disgorgement of compensation, under 11 U.S.C. § 110.

**Bankruptcy Advice Clinic (Twin Cities) and  
Consumer Credit Advocacy Project (Duluth)**

The Bankruptcy Advice Clinic and the Consumer Credit Advocacy Project are free services under which low income Minnesota residents contemplating bankruptcy, **and** pro se debtors and creditors already involved in pending bankruptcy cases and adversary proceedings, can receive up to 15 minutes of basic information and bankruptcy–related advice from volunteer bankruptcy attorneys. Attorneys are **NOT** undertaking to represent any individual beyond the brief advice given at the clinic.

The Bankruptcy Advice Clinic is available on a bi–weekly basis in Minneapolis and St. Paul. The eight fifteen–minute time slots available each week will be allotted on a first come, first served basis only; no pre–scheduling is available. For more information about the clinic, see ([www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)) or contact the Volunteer Lawyers Network at 612–752–6677.

The Consumer Credit Advocacy Project is available by contacting the Legal Aid Service of Northeastern Minnesota's legal advice hotline at 1–800–933–1112. The hotline is available Monday – Friday from 9:00 a.m. – 12:00 p.m. (noon) and 1:00 p.m. – 4:00 p.m. For more information about the advocacy project see ([www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)) (click on the green "Free Legal Advice" button).

Dated: 9/12/24

Tricia Pepin  
Clerk, United States Bankruptcy Court

By: AnnG  
Deputy Clerk